

Applicants respectfully traverse the Examiner's rejection of the claims under 35 USC §102(b). The claims have been reviewed in light of the Office Action, and for reasons which will be set forth below, it is respectfully requested that the Examiner withdraws the rejection to the claims and allows the claims to issue.

Yoshida appears to disclose a financial transaction processing system comprising an IC card (6) for use in transaction with a financial body, terminals (21e-24e) communicating with the IC card (6) and centers (21-24) provided for each financial body. The IC card (6) comprises a read only memory (2) for storing data for specifying transaction accounts corresponding to a plurality of financial bodies and data of a single secret number common to the financial bodies. When the IC card (6) is inserted into the terminal, a customer can designate a specific account which he wishes to use, by operating a keyboard (20) provided in each of the terminals. In response to such designation, the corresponding account specifying data is read out from the ROM, but if the corresponding account is not stored in the ROM 2, a transaction cannot be made. In addition, the account specifying data as read out and a claimed amount entered by a customer are sent to a center for the financial institutions carrying account where processing for payment is performed. However, if and when the balance is not sufficient, the center instructs the customer to select another account. A random access memory (3) included in the IC card (6) is made to store the amount after payment processing in the center, so that a transaction can be made with a cash dispensing terminal in an offline manner, by using such an IC card (6).

Thus, Yoshida merely discloses that a customer can designate a specific account which he wishes to use by operating a keyboard. Nothing in Yoshida shows, teaches or suggests what happens when an account is not specified. In particular, nothing in Yoshida shows, teaches or suggests executing a payment process for a second purse when a payment command is received without any purse being specified and executing a payment process for a first purse when a payment command based on specification of a first purse is received as claimed in claim 8. Rather, Yoshida merely discloses that a customer can designate a specific account, but Yoshida does not show, teach or suggest what happens when no account is specified. Thus nothing in Yoshida shows, teaches or suggests the invention as claimed in claim 8.

Additionally, Yoshida merely discloses that when a specific account is designated, that account information is read out, but if the corresponding account is not stored in a ROM, a transaction cannot be made. Thus nothing in Yoshida shows, teaches or suggests a mode switch for switching from a center account to a mode for payment in cash when specification of a mode is not accepted within a preset period of time after insertion of a IC card is detected as claimed in claim 10. Rather, Yoshida merely discloses a transaction cannot be made if the account is not stored in a ROM.

Finally, Yoshida merely discloses that a transaction cannot be made when a corresponding account is not stored in a ROM. Thus nothing in Yoshida shows, teaches or suggests that when a code is not received, an amount of money from for a second purse is output to a transaction apparatus as claimed in claim 12. Rather, Yoshida merely discloses that a transaction cannot be made if corresponding account is not stored in a ROM.

Since nothing in Yoshida shows, teaches or suggests a) executing a payment process depending upon whether a purse has been specified or not as claimed in claim 8, b) a mode switch for switching when an arbitrary mode is not accepted within a preset period of time after insertion of the card is detected as claimed in claim 10 or c) processing depending upon whether a code number is received or not as claimed in claim 12, it is respectfully requested that the Examiner withdraws the rejection to claims 8, 10 and 12 under 35 USC §102(b).

Claims 1-3 were rejected under 35 USC §103 as being unpatentable over Yoshida in view of Read ("EFTPOS: Electronic Funds Transfer At Point Of Sale", November/December 1989).

Applicants respectfully traverse the Examiner's rejection of the claims under 35 USC §103. The claims have been reviewed in light of the Office Action, and for reasons which will be set forth below, it is respectfully requested that the Examiner withdraws the rejection to the claims and allows the claims to issue.

As discussed above, Yoshida merely discloses a financial transaction processing system for which a customer can designate an account. Nothing in Yoshida shows, teaches or suggests accessing a first area based upon deciphered information and accessing a second area based upon an identification number as claimed in claim 1.

Rather, Yoshida merely discloses a financial transaction processing system in which a customer can designate a specific account.

Read appears to disclose any transaction of a PIN from a terminal to a host requires encryption. The predominant method of encryption currently used is the data encryption standard (DES). DES is a "secret key" system because one aspect of its security relies upon the keys remaining secret. The other aspect of its security arises from the use of a key which is sufficiently long for it to be unfeasible to decrypt a message by trying every key combination because of the time and power required.

Thus, Read merely discloses an encryption system. Nothing in Read shows, teaches or suggests accessing a first area using deciphered information while accessing a second area using an identification number as claimed in claim 1. Rather, Read merely discloses encryption.

A combination of Yoshida and Read would merely suggest to encrypt the designation of a specific account in Yoshida using the encryption method of Read. Nothing in the combination shows, teaches or suggests accessing a first area using decrypted information while accessing a second area based upon an identification number as claimed in claim 1. Therefore, it is respectfully requested that the Examiner withdraws the rejection to claim 1 under 35 USC §103.

Claims 2 and 3 depend from claim 1 and recite additional features. It is respectfully submitted that claims 2 and 3 are not obvious within the meaning of 35 USC §103 for the reasons as set forth above. Therefore, it is respectfully requested that the Examiner withdraws the rejection to claims 2 and 3 under 35 USC §103.

Claim 4 was rejected under 35 USC §103 as being unpatentable over Yoshida in view of Read and further in view of Lessin et al. (U.S. Patent No. 4,868,376) and Cordonnier ("Smart Card: Present and Future Applications and Techniques", October 1991).

Applicants respectfully traverse the Examiner's rejection of claim 4 under 35 USC §103. The claim has been reviewed in light of the Office Action, and for reasons which will be set forth below, it is respectfully requested that the Examiner withdraws the rejection to the claim and allows the claim to issue.

As discussed above, nothing in the combination of Yoshida and Read shows, teaches or suggests accessing a first area based upon decrypted information while accessing a second area based upon an identification number as claimed in claim 1.

Lessin et al. appears to disclose the memory in the ITC is separated into three areas: system data area, application data area and transaction data area. The system data area contains basic background system information. The application data area contains the program code for each application. The transaction data area contains data used in specific application programs. The memory management service routine supervises and controls the allocation and use of memory in the three data areas as well as provides timing sequences and control signals for proper operation.

Thus, Lessin et al. merely discloses three memory areas. Nothing in Lessin et al. shows, teaches or suggests accessing a first area based upon decrypted information while accessing a second area based upon an identification number as claimed in claim 1.

Cordonnier appears to disclose a smart card comprising five main components including a processor, a RAM memory used as a working memory, a ROM program memory, a data memory and a communication device.

Thus, nothing in Cordonnier shows, teaches or suggests accessing a first area based upon deciphered information and accessing a second area based upon an identification number as claimed in claim 1.

Claim 4 depends from claim 3 and recites the additional feature of a third area which stores identification information indicating the device in the user's side subjected to addition and an amount of added money as historical information.

It is respectfully submitted that claim 4 is not obvious within the meaning of 35 USC §103 over the references for the reasons as set forth above. Therefore, it is respectfully requested that the Examiner withdraws the rejection to claim 4 under 35 USC §103.

Claims 5 and 11 were rejected under 35 USC §103 as being unpatentable over Yoshida in view of Read and further in view of Cordonnier.

Applicants respectfully traverse the Examiner's rejection of the claims. The claims have been reviewed in light of the Office Action, and for reasons which will be set forth below, it is respectfully requested that the Examiner withdraws the rejection to the claims and allows the claims to issue.

As discussed above, nothing in Yoshida, Read or Cordonnier shows, teaches or suggests accessing a first area based upon deciphered information and accessing a second area based upon an identification number as claimed in claim 1.

Additionally, Yoshida merely discloses when the balance is not sufficient, the center instructs the customer to select another account. Nothing in Yoshida shows, teaches or suggests that when money in a first purse is insufficient for a transaction, the transaction apparatus uses the money stored in a second purse as claimed in claim 11. Rather, Yoshida merely discloses that when balance is not sufficient, the customer must select another account. Additionally, nothing in Read or Cordonnier shows, teaches or suggests that if the amount of money in a first purse is less than required, using the amount of money stored in a second purse as claimed in claim 11.

Since nothing in the combination of the references shows, teaches or suggests using the money in a second purse when the money in a first purse is insufficient as claimed in claim 11, it is respectfully requested that the Examiner withdraws the rejection to claim 11 under 35 USC §103.

Claim 5 depends from claim 2 and recite additional features. It is respectfully submitted that claim 5 is not obvious within the meaning of 35 USC §103 for the reasons as set forth above. Therefore, it is respectfully requested that the Examiner withdraws the rejection to claim 5 under 35 USC §103.

Claims 6-7 and 9 were rejected under 35 USC §103 as being unpatentable over Yoshida in view of Lessin et al. and further in view of Cordonnier.

Applicants respectfully traverse the Examiner's rejection of the claims under 35 USC §103. The claims have been reviewed in light of the Office Action, and for reasons which will be set forth below, it is respectfully requested that the Examiner withdraws the rejection to the claims and allows the claims to issue.

As discussed above, nothing in Yoshida shows, teaches or suggests ciphering of information and in particular Yoshida does not show, teach or suggest executing a payment process with ciphering when a transaction uses both the first and second purses and executing a payment process without ciphering when a transaction uses only the second purse as claimed in claim 6.

As discussed above, Lessin et al. merely discloses three types of memories. Nothing in Lessin et al. shows, teaches or suggests ciphering when a transaction uses both the first and second purses and not ciphering when a transaction uses only the second purse as claimed in claim 6.

As discussed above, Cordonnier merely discloses the elements of a card. Nothing in Cordonnier shows, teaches or suggests ciphering or not ciphering based upon the type of purse used in a transaction as claimed in claim 6.

Additionally, nothing in Yoshida, Lessin et al. or Cordonnier shows, teaches or suggests a payment process in which ciphering and deciphering is used when a first purse is specified and a payment process which uses a second purse when a nondesignation of the first purse is made as claimed in claim 9. Rather, nothing in Yoshida shows, teaches or suggests using ciphering or deciphering and nothing in the remaining references shows, teaches or suggests selectively using ciphering based upon whether a first or second purse is designated.

Since nothing in Yoshida, Lessin et al. or Cordonnier shows, teaches or suggests a) a payment process using ciphering when a transaction uses both the first and second purses and a payment process without ciphering when a payment process uses only the first purse as claimed in claim 6 or b) executing a payment process for a second purse when a payment command is not based upon a specification of a first purse and executing a payment process using a ciphering and deciphering program when a payment command is based upon the specification of the first purse as claimed in claim 9, it is respectfully requested that the Examiner withdraws the rejection to claims 6 and 9 under 35 USC §103.

Claim 7 depends from claim 6 and recites additional features. It is respectfully submitted that claim 7 is not obvious within the meaning of 35 USC §103 over the references for the reasons as set forth above. Therefore, it is respectfully requested that the Examiner withdraws the rejection to claim 7 under 35 USC §103.

The prior art of record, which is not relied upon, is acknowledged. The references taken singularly or in combination do not anticipate or make obvious the present invention.

Thus it now appears that the application is in condition for reconsideration and allowance. Reconsideration and allowance at an early date are respectfully requested.

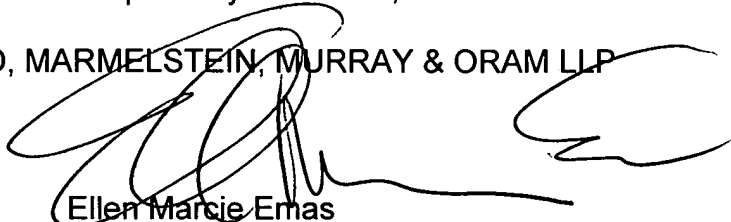
If for any reason the Examiner feels that the application is not now in condition for allowance, it is respectfully requested that the Examiner contacts, by telephone, the applicants' undersigned attorney at the indicated telephone number to arrange for an interview to expedite the disposition of this case.

In the event this paper is not considered to be timely filed, applicants hereby petition for an appropriate extension of time. A check in the amount of One Hundred Ten Dollars (\$110.00) to cover the cost of the extension fee is attached.

The Commissioner is authorized to charge payment for any additional fees which may be required with respect to this paper to our Deposit Account No. 14-1060.

Respectfully submitted,

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Attachments: Petition for Extension of Time
Request for Approval of Drawing Changes